

HOUSING

Introduction.

Lamoine remains predominantly a residential community. This section will discuss the current state of housing in Lamoine and project the town's future housing needs. Areas of special concern relate to 1) the affordability of housing in Lamoine for families with young children, which impacts the school population, and 2) the housing implications of aging of Lamoine's population.

Growth and Characteristics of Lamoine's Housing: 1990 to Present:

The 1996 Comprehensive Plan stated that the housing in Lamoine was 99% single family housing. This is likely true today as well. There is only one four-unit apartment building in town and it was built prior to 1996.

By census data, the number of units increased by 302 ((692 to 994, or 43.6%) between 1990 and 2010. This contrasts with a population increase of only 291 (1311 to 1602 or 22.2%). According to this data, Lamoine actually added more residential units than people during the 20-year period. Since 2010, [62 through 2015] building permits have been issued for new or replacement residences, while the State of Maine estimate is that Lamoine's population grew by only 21 individuals. While inaccuracy or change of methodology in counting may be responsible for the State's modest population estimates, it seems likely that there is also an underlying trend toward smaller household size. In 1990, the census figures worked out to 1.8 people per housing unit. The comparable figure in 2010 is 1.6. The State 2012 estimate for occupied housing units in Lamoine is 2.24 persons per household, slightly below the State average of 2.34.

As noted elsewhere [citation to Population and Demographics], Lamoine's growth in population has slowed and is projected to remain modest, although there is some evidence to the contrary, primarily the steady flow of new residence building permits. The aging of the population, also discussed in [citation] and shown most clearly in Figure ___, may also partly explain the decrease in household size. Many of the new citizens of Lamoine move to the town in "young retirement" after their children have left home but while they are young and healthy enough to enjoy an active lifestyle on the Maine coast.

Housing density in Lamoine is modest, with 90 people and 56 houses on each square mile. Corresponding densities in Trenton and Hancock, Lamoine's small town neighbors, are comparable. Over 30% of Lamoine's population lives near the shore and almost all development is near one of the existing roads. As in 1996, most development initiatives are by subdivision proposals for single-family dwellings. The lack of town water or sewer utilities may be a significant factor in discouraging proposals for multi-unit developments, but it is unlikely

that the town will move to town water or sewer systems during the life of this Plan. The fact that many of the existing subdivisions are on the shore may impact the affordability of housing in Lamoine.

Of the 994 housing units in Lamoine, the State estimates that 718 are regularly occupied. About 40 are vacant rental units and 40 are vacant homes which may be for sale. The remaining units, approximately 200, are owned by seasonal residents (20%). As Lamoine has few classic lakeside camps, seasonal dwellings are generally fully-equipped homes which are empty for a portion of the

Lamoine, unlike nearby Bar Harbor, does not have a workforce housing concern, as there is no large employer in the town. There are reports of workforce housing plans for Ellsworth, however, which may impact development in Lamoine.

The Town office reports few code enforcement matters involving substandard housing stock. State data indicates all occupied dwellings have complete kitchen facilities and all but three have complete plumbing facilities. About 35% of Lamoine housing stock has been built since 1989, and 15% of housing was built prior to 1940.

Special Problem: Possible lack of affordable housing for young families with children

The aging of Lamoine's population (see discussion in detail in ____) is of concern to the town in several ways. There are concerns about the recent steady decline in the school population which, if it continued, might threaten the viability of the school. At the moment, the school's enrollment is moving up, but it remains a concern.

Identifying the causes of the decline in schoolchildren is not easy. Certainly large families are much less common than they were 50-60 years ago. In addition, the lack of good-paying jobs in the area is often cited as a reason that children who grow up on the Maine Coast don't settle and raise their families here. Finally, there is a widespread belief that because Lamoine is a coastal town, with relatively high property values and little rental housing, it is not affordable for a young family.

In the survey conducted in the fall of 2015, over 75% of respondents said that it was Somewhat Important, Important or Very Important that Lamoine promote affordable housing for young families with children. About 25% responded that this is Very Important to them.

Data available from the Maine State Housing Authority (MSHA) in 2015 indicates that housing in Lamoine is considerably more affordable than

housing in neighboring towns. MSHA has an affordability index chart which places Lamoine third in affordability of all Hancock County towns. On a scale in which less than 1.0 is considered unaffordable, Lamoine gets a score of 1.44, contrasted with neighboring coastal towns such as Hancock ((0.77), Surry (0.93) and Trenton (0.81). The State estimates that Lamoine residents have a median household income of about \$56,100, substantially higher than Hancock County generally (\$44,600) or Maine as a whole (\$48,200). These numbers are not correlated by age or family size, so they may be somewhat inflated by relatively affluent retirees. Home price data from 2015 shows a medium home price of \$149,000, less than County (\$185,000) and State (\$169,900 in 2013) medians.

MSHA calculates that a house priced at the Lamoine median would be affordable to a household with an annual income of \$39,100. In 2015, 70% of homes sold in Lamoine (14 of 20) were determined to be affordable. Sixty-seven per cent of Lamoine households have sufficient income, by MSHA guidelines, to afford a Lamoine-median-priced home. In Hancock County only Orland has a better percentage.

Of course, this means 33% of Lamoine households cannot afford a median house. For Lamoine to promote housing for that third of the population, the issue would become whether there is any feasible way for Lamoine to promote a way to make housing available to a family for less than \$149,000.

In the near term, the expected Jackson Lab expansion to Ellsworth in 2017 may make Lamoine attractive to employees working in that facility. That population may be looking, at least initially, for rental housing. Data on the quantity of rental housing in Lamoine is not readily available. Renters made up only 6.3% of survey responders, but it is likely that renters under-responded to the survey. Some rental housing in Lamoine is for short-term summer rental.

Absence of town water and sewer make large rental developments unlikely, but there may be provisions in the Building and Land Use Code that could be modified to encourage development of rental housing. Lamoine should consider aligning its housing future with research indicating that Maine is experiencing a sharp turn towards rental housing since 2011 (see Figure ____). The Lamoine Consolidated School is working to achieve a level of excellence which will be attractive to families with children. A fine school is a proven attraction for families with children. The fact that Lamoine students can attend the local high school of their choice is attractive to some families.

Special Problem: Possible need for elderly housing

It is relatively easy to demonstrate that Lamoine's population is aging, as Figure ___ shows. In the 20 years between 1990 and 2010, the census figures show that people over 60 rose from 20% of Lamoine's population to 26%.

Survey results showed almost as much concern about affordable housing for the elderly as for young families with children, with about 72% of respondents indicating it was at least Somewhat Important to them. 36% indicated assisted living was a special concern. In addition, most respondents see the need for significant services for the elderly, including help with transportation, meals, health care and social contact.

As a housing issue, there has recently been an upsurge of units put into service for the elderly in Ellsworth. Ellsworth has a number of advantages for the elderly, including shops and health care facilities and services. It may be that specifically elderly housing facilities will not be sited in Lamoine. There are no current plans to construct such facilities,

Instead, Lamoine should embrace the current movement to support "aging in place." This movement assumes that most older residents would prefer to remain in their homes for the greater part of their later years. Elderly residents may be more capable, as well as more comfortable, in familiar surroundings. Lamoine should facilitate certain aspects of the needs of the elderly, such as establishing: 1) some sort of community center where regular "senior center" events or social time could be scheduled, 2) A town committee to regularly consider the needs of the aging population, and 3) coordination of some services on a town-wide basis as the need for such coordination becomes apparent.

In addition, the town should take a look at portions of its Building and Land Use Ordinance to see if they can be made more compatible with aging in place. The concept of a mother-in-law apartment might be expanded to allow a number of arrangements, including those involving non-family members, which would make it possible to provide the necessary support for older people to remain in their homes.

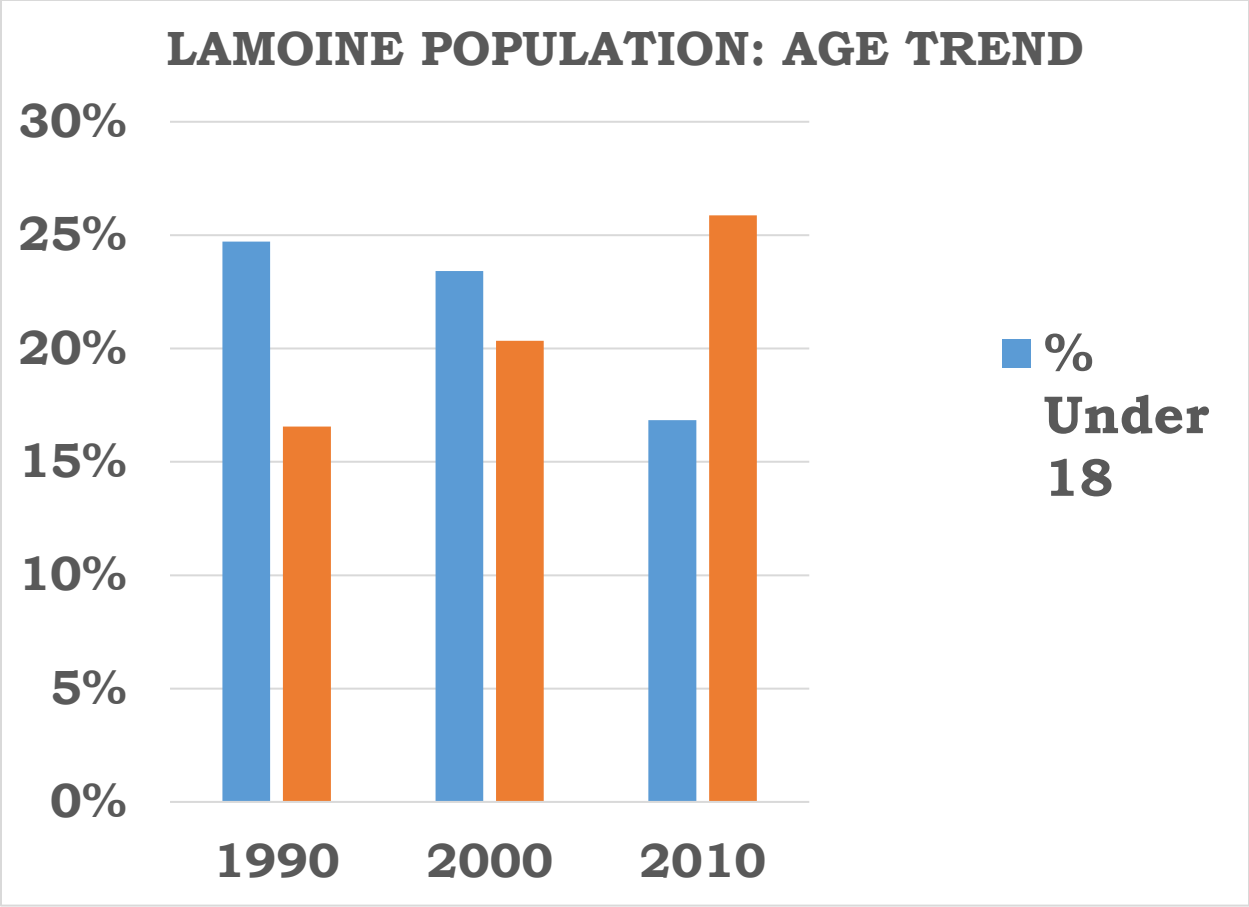


Figure ____